

**COMMUNITY WEST BANCSHARES**

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 2626299	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$667	\$633	-5.1%		
Loans	\$594	\$546	-8.0%		
Construction & development	\$38	\$30	-21.2%		
Closed-end 1-4 family residential	\$33	\$27	-19.1%		
Home equity	\$22	\$22	1.6%		
Credit card	\$0	\$0			
Other consumer	\$195	\$188	-3.5%		
Commercial & Industrial	\$90	\$69	-23.8%		
Commercial real estate	\$214	\$207	-3.1%		
Unused commitments	\$27	\$36	31.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$40	\$36	-9.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$2			
Cash & balances due	\$6	\$23	252.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$604	\$580	-4.0%		
Deposits	\$537	\$517	-3.7%		
Total other borrowings	\$64	\$61	-4.7%		
FHLB advances	\$64	\$61	-4.7%		
Equity					
Equity capital at quarter end	\$63	\$53	-15.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.2%	8.3%	--		
Tier 1 risk based capital ratio	11.6%	10.5%	--		
Total risk based capital ratio	12.9%	11.8%	--		
Return on equity <sup>1</sup>	8.0%	-58.9%	--		
Return on assets <sup>1</sup>	0.7%	-5.3%	--		
Net interest margin <sup>1</sup>	5.1%	5.3%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	37.9%	35.6%	--		
Loss provision to net charge-offs (qtr)	93.2%	120.8%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.9%	3.5%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	4.8%	26.5%	0.8%	3.9%	--
Closed-end 1-4 family residential	4.4%	8.3%	0.1%	0.7%	--
Home equity	0.1%	0.5%	0.5%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.0%	1.8%	0.2%	0.7%	--
Commercial & Industrial	12.6%	13.1%	0.5%	3.2%	--
Commercial real estate	8.7%	9.8%	0.1%	0.0%	--
Total loans	5.9%	7.9%	0.2%	0.9%	--